

In re:
William Terral Smith
Debtor

Case No. 22-13116-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 26, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | William Terral Smith, 2645 Parma Rd, Philadelphia, PA 19131-2708 |
| 14736936 | + Cibik Law, P.C., 1500 Walnut Street Suite 900, Philadelphia, PA 19102-3518 |
| 14744484 | #+ Credit Acceptance Corporation, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Avenue Suite 301, Moorestown, NJ 08057-3125 |
| 14753186 | + Government Loan Securitization Trust 2011-, FV1, U.S. Bank Trust N.A., c/o MICHAEL PATRICK FARRINGTON, KML Law Group, P.C., 701 Market St., Suite 5000 Philadelphia, PA 19106-1541 |
| 14736944 | Law Offices of Frederic I. Weinberg, 375 E Elm St Ste 210, Conshohocken, PA 19428-1973 |
| 14736947 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14736949 | + Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616 |
| 14736966 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14736957 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| 14736935 | Email/Text: BKPT@cfna.com | Jan 27 2024 00:15:00 | CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315 |
| 14753023 | Email/Text: megan.harper@phila.gov | Jan 27 2024 00:16:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14736937 | Email/Text: megan.harper@phila.gov | Jan 27 2024 00:16:00 | City of Philadelphia, Bankruptcy Department, 1401 John F Kennedy Blvd Rm 580, Philadelphia, PA 19102-1640 |
| 14742249 | Email/Text: BKPT@cfna.com | Jan 27 2024 00:15:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011 |
| 14736938 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jan 27 2024 00:15:00 | Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14736939 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jan 27 2024 00:15:00 | Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182273, Columbus, OH 43218-2273 |
| 14736940 | + Email/Text: ebnnotifications@creditacceptance.com | Jan 27 2024 00:15:00 | Credit Acceptance Corporation, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331 |
| 14736941 | + Email/Text: bnc-bluestem@quantum3group.com | Jan 27 2024 00:16:00 | Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 14736942 | + Email/Text: bnc-bluestem@quantum3group.com | Jan 27 2024 00:16:00 | Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 14736943 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jan 27 2024 00:15:00 | Internal Revenue Service, Centralized Insolvency |

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 26, 2024

Form ID: 155

Total Noticed: 35

| | | | |
|----------|---|----------------------|---|
| | | | Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14751847 | Email/Text: JCAP_BNC_Notices@jcap.com | Jan 27 2024 00:16:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 14736945 | Email/Text: fesbank@attorneygeneral.gov | Jan 27 2024 00:15:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120 |
| 14736946 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 27 2024 00:15:00 | Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946 |
| 14736948 | ^ MEBN | Jan 27 2024 00:09:53 | Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia, PA 19122-2898 |
| 14736950 | + Email/Text: bankruptcy@philapark.org | Jan 27 2024 00:16:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 |
| 14736951 | + Email/Text: bankruptcy1@pffcu.org | Jan 27 2024 00:15:00 | Police & Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495 |
| 14751464 | + Email/Text: bankruptcy1@pffcu.org | Jan 27 2024 00:15:00 | Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, Pa 19020-2022 |
| 14736953 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 27 2024 00:22:14 | Portfolio Recovery Assoicates LLC, PO Box 41067, Norfolk, VA 23541-1067 |
| 14736954 | Email/Text: bkelectronicnoticecourtmail@computershare.com | Jan 27 2024 00:15:00 | Specialized Loan Servicing LLC, 6200 S Quebec St Ste 300, Greenwood Vlg, CO 80111-4720 |
| 14736972 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 27 2024 00:22:17 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14736955 | Email/PDF: ais.sync.ebn@aisinfo.com | Jan 27 2024 00:22:11 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14736956 | + Email/Text: bncmail@w-legal.com | Jan 27 2024 00:15:00 | Target National Bank, PO Box 9475, Minneapolis, MN 55440-9475 |
| 14751485 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jan 27 2024 00:15:00 | U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Suite 300, Greenwood Village, Colorado 80111-4720 |
| 14818122 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jan 27 2024 00:15:00 | U.S. Bank Trust National Assoc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720 |
| 14736958 | ^ MEBN | Jan 27 2024 00:09:50 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |
| 14736959 | Email/Text: bankruptcy@unifund.com | Jan 27 2024 00:15:00 | Unifund CCR Partners, 10625 Techwoods Cir, Blue Ash, OH 45242-2846 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14736952 | *+ | Police and Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 26, 2024

Form ID: 155

Total Noticed: 35

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------------------|---|
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| KENNETH E. WEST | on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com |
| MARK A. CRONIN | on behalf of Creditor Government Loan Securitization Trust 2011-FV1 U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its indivi bkgroup@kmlawgroup.com |
| MICHAEL A. CIBIK | on behalf of Debtor William Terral Smith mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg |
| MICHAEL I. ASSAD | on behalf of Debtor William Terral Smith mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg |
| MICHAEL PATRICK FARRINGTON | on behalf of Creditor Government Loan Securitization Trust 2011-FV1 U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its indivi mfarrington@kmlawgroup.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| WILLIAM EDWARD CRAIG | on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com |
| TOTAL: 8 | |

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: William Terral Smith

Debtor(s)

Chapter: 13

Bankruptcy No: 22-13116-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this January 25, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge, United States Bankruptcy Court